| Case 2:06  | 6-cv-00                   | 356-M         | IHT-W        | C             | Docu                 | umen            | t 15            | -7         | Filed       | 03/1         | 5/200        | 07            | Pag                   | e 1 of 17             |
|--|---------------------------|---------------|--------------|---------------|----------------------|-----------------|-----------------|------------|-------------|--------------|--------------|---------------|-----------------------|-----------------------|
| LandAmerica Default S-vices, Inc. Feb 16 2005 8:5  |                           |               |              |               |                      |                 |                 |            | 50AM        |              |              |               |                       |                       |
| 6 Executive Cir  |                           | e 100         |              |               |                      |                 |                 | L          | Loan: 2.    | J <b>6</b> 3 | 388#3        |               | Ref#                  | 42089                 |
| Irvine, CA 926   |                           |               |              |               |                      |                 |                 | Borro      | wer: R      | ΟY           |              | I             | BROOK                 | S JR                  |
| P: (866) 459-202   |                           | :             | -            |               |                      |                 |                 |            |             |              |              |               |                       |                       |
| PropertyAddress<br>120 HUBBARD   |                           |               |              |               | City<br>TROY         |                 |                 |            | Sta<br>AL   | te           |              |               | Zip C<br>36081        |                       |
| Brokerage  |                           |               |              | _             | Conta                |                 |                 |            | Pho         | ne#          |              |               | Fax #                 |                       |
| Century 21vDavid   |                           | Realty, Inc   | :            |               | Bobby                | Cates           |                 |            | (33         | 4) 670-      | 7275         |               | (334)                 | 566-1964              |
| Property Descr   |                           |               |              |               |                      |                 | ·               |            |             |              |              |               |                       |                       |
| Style  | Туре                      | Sq Ft         | Roo          |               | BR                   | Baths           | L               | ot Size    | Bsmt        | G            | ır           | Age           | H                     | OA Fees               |
|  | SF Detach                 | 1,000         | 4<br>57. (2) |               | 2                    | 1               |                 | 0,5ac      | 0%          | No           | one          | 55yr          |                       | 0                     |
| Is subject current   |                           |               |              |               | Price:\$             | _1              |                 | Listing    | Co.:        |              |              |               | List                  | Phone #               |
| Current Listing DOM: Association Mgmnt Co.: unknown  Is Property Occupied? V. Thy Mr.  |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
| Is Property Occupied? Yes No Vacant Was interior inspected? Yes No Condition of Subject: Exel Good Fair Poor Mello-Roos Taxes? Yes No Calif. property only |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
| Condition of Sub   | -                         |               |              |               |                      |                 | Me              | цо-коо     | s Taxes?    |              |              | Cali          | f. proper             | ty only               |
|  | ription                   | Exc           | ei Goo       | d Fai         |                      |                 |                 |            |             | Comn         | aents        |               |                       |                       |
| Curb Appeal<br>PropertyMaintena  | nnoo                      | H             |              | -             |                      |                 |                 | e demolish | ned         |              |              |               |                       |                       |
| Landscape and Landscape  |                           | 片             |              | -             |                      |                 |                 |            |             |              |              |               |                       |                       |
| Conformity to Ne   |                           | od 📙          |              | -             |                      | п —             |                 |            | <del></del> |              |              |               |                       | <del></del>           |
| Comments/Con   | dition (K                 | ev factor     | s which      | affect        |                      |                 | habital<br>hhor | hood/ee    | neral me    | rket).       |              |               | <del>/</del>          |                       |
| there is no way to pl  | lace any valı             | e on this ho  | use          |               |                      | ,cou noi        | 511001          | noou ge    | onoral ma   | ukci).       |              |               |                       | Ī                     |
|  |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
|  |                           | <del></del>   |              |               |                      |                 |                 |            | <del></del> | <u></u>      |              |               |                       |                       |
| Neighborhood 1   | Data                      | <del></del>   |              |               |                      |                 |                 |            |             |              |              |               |                       | •                     |
| Housing Supply   |                           | Increa        | ~ =          | Stable        |                      | Decre           | _               |            |             | ge of v      |              | 2000          | to 65000              | )                     |
| Neighborhood 7<br>Crime/Vandalism  |                           | Impro<br>High |              | Stable<br>Low | -                    | Declir<br>Minin | _               |            |             | , DOM        |              | 180           |                       |                       |
| Environmental Pr   |                           |               | No X         |               |                      |                 |                 |            |             |              | f home:      | : 45          |                       |                       |
| Homes in the man   |                           |               |              | •             | s, expla<br>eciating |                 |                 |            | ents belo   |              |              |               |                       |                       |
|  | iket area a               | ne Depreci    | aung 🔼       |               | ecianing             |                 |                 | f increas  | e or decre  | ease:        | 1.00 %       | 6 per r       | nonth                 |                       |
| Comparable Sales   |                           | Туре          | Age          | Bed/<br>Bath  | Prox/<br>Subject     |                 | Ft. (           | Garage     | Lot<br>Size | DOM          | Sale<br>Date |               | List<br>Price         | Sale<br>Price         |
| 436 Henderson St   |                           | SF Detach     | 65yrs        | 3 /1          | 10.5 Mil             | _               | 50              | No         | 0.50ac      | 152          | Nov 30 2     |               | \$22,900              | \$19,000              |
| 209 Orange St.   |                           | SF Detach     | 80yrs        | 3 /1          | 0.47 Mil             |                 |                 | No         | 0.35ac      | 41           | Jun 25 2     |               | \$17,500              | \$13,500              |
| 1495 Co. Rd. 28  |                           | SF Detach     | 36yrs        | 3 /1          | 16.0 Mil             |                 | 00              | No         | 0.60ac      | 286          | Jan 8 20     |               | \$25,000              | \$12,500              |
| Sold most comp   | arable to                 | subject       | 1 🔲          | 2 🔲           | 3 🗶 ]                | Incentiv        | e: 1.5          | 70         |             | 2.0          |              |               | 3.0                   | 412,000               |
| C 11   |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
| Compare subject  |                           | comp.         | <del></del>  |               |                      |                 |                 |            |             |              | Cond         |               |                       |                       |
| 1. This home is lives  |                           |               |              |               |                      |                 |                 |            |             |              | Exel         | Goo           | 20.00                 | Poor                  |
| 2. Slightly better neig<br>3. Less crime risk an   |                           |               |              |               |                      | <del></del>     |                 |            |             |              | Exel         | G00           |                       |                       |
|  |                           | entat proper  |              |               |                      |                 |                 |            |             |              | Exel         | G00           | dFair                 | Poor 🗶                |
| Competitive Listin   | gs                        | Style         | Туре         | Age           | Bed/<br>Bath         | Pro<br>Subj     |                 | Sq. Ft.    | Garage      | Lo<br>Size   |              | OM C          | Original<br>ist price | Current<br>list price |
| 4418 Coo. Rd. 4418   |                           | Single Story  | SF Detac     | h 55yr        | rs 3 /1              | 15.0 M          |                 | 1,000      | No          | 0.50         |              |               | \$30,000              | \$30,000              |
| Co. Rd 4418  | 5                         | Single Story  | SF Detac     | h 55yı        | rs 2 /1              | 15.0 M          |                 | 1,000      | No          | 0.50         |              | $\overline{}$ | \$30,000              | \$30,000              |
| Rt. Box 97 B   |                           | Single Story  | SF Detac     |               | rs 3 /1              | 42.0 M          |                 | 900        | No          | 1.00         |              |               | \$24,900              | \$24,900              |
| Listing most cor   | mparable                  | to subjec     | t 1 🗌        | 2             | 3 🗶                  |                 |                 |            |             |              |              |               |                       |                       |
| Compare subjec   |                           |               |              |               |                      |                 |                 |            |             |              | Condi        | ition         |                       |                       |
| 1. Nicerr home w/flat  |                           | ng info does  | not include  | DOM :         |                      |                 |                 |            |             |              | Exel         | _Goo          | d 🔲 Fair              | Poor 🗶                |
| 2. Larger flat lot ant habitable Exel Good Fair Poor   |                           |               |              |               |                      |                 |                 |            |             | Poor _       |              |               |                       |                       |
| 3. Larger but similarly maintained lot with rough but useable house Exel Good Fair Poor  |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
|  |                           |               |              | As Is         |                      | F               | Repai           | red        |             |              |              |               |                       |                       |
| Probable Sales Price \$3,000 \$5,000   |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
| Suggested List Price \$7,000 \$8,000   |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
|  | 30 Day Quick Sale \$2,000 |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
| Subject Land Value \$5,000   |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
|  | _                         |               |              | ,00           |                      |                 |                 |            |             |              |              |               |                       |                       |
| Anticipated lend   | ler requir                | ed repairs    | 3:           |               |                      |                 |                 |            |             |              |              |               | timate                |                       |
| remove the house   |                           |               |              |               |                      |                 |                 |            |             |              | \$           | 3,000         | )                     |                       |
|  |                           |               |              |               |                      |                 |                 |            |             |              |              |               |                       |                       |
| Recommended I  |                           |               | vements      | :             |                      |                 |                 |            |             |              | Co           | ost est       | imate                 | ·                     |
| Could not be repaired  | i at any reas             | onable cost.  |              |               |                      |                 |                 |            |             |              |              | 3,000         |                       |                       |

EXHIBIT B
(Everheart Affidavit)

Case 2:06-cv-00356-MHT-WC Document 15-7

Filed 03/15/2007 Page 2 of 17

Feb 16 2005 8:50AM

LandAmerica Default Sarvices, Inc. 6 Executive Circle, Suite 10t

Loan: 2

06388#3

Ref# 42089

P: (866) 459-2021

Irvine, CA 92614

F:

Borrower: ROY

**BROOKS JR** 

| Neighborhood Desirability                             | 1 2 3 4 5 6 7 8 9<br>Least Desirable in Town | . 10<br>Most Desirable in Town |
|---|--|--------------------------------|
| Area Income   | ①23456789 Lowest in Town                     | . 10<br>Highest in Town        |
| Number of Vacant Buildings                            | ①23456789                                    | .10<br>Few                     |
| Vandalism Expected                                    | ①23456789                                    | .10<br>None                    |
| Age of Neighborhood                                   | ①  | .10<br>Very New                |
| Area Rents for Appartments and offices                | ①23456789 Lowest in Town                     | . 10<br>Highest in Town        |
| Neighborhood Housing Prices                           | ①23456789 Lowest in Town                     | . 10<br>Highest in Town        |
| Neighborhood Prices over<br>next 10 years expected to | ①23456789                                    | .10<br>Appreciate              |
| Urban/Suburban  | ①23456789<br>Urban                           | .10<br>Suburban                |
| Subject Property                                      | ①23456789<br>Undesirable                     | . 10<br>Desirable              |
| Subject Maintenance<br>Condition                      | ①23456789 Needs much work                    | .10                            |

#### Brokers Comments:

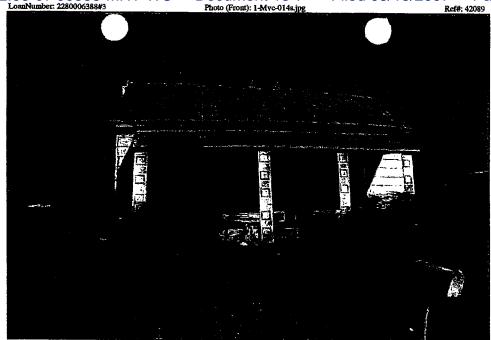
There are no comps for this property. In my opinion the house should be demolised. My estimate is this would cost 3000+. There is a high risk that a child playing on this property could be injured. Lots in this neighborhood can sell for as much as \$10000. This lot however, needs a lot of site prep to pass building code. My suggestion is to do the house removal and sell the lot. Again, there are no comps for this lot. In my opinion, the market value would be \$5000+/-. The only interior photo taken was of a back room. I didn't dare walk on the rotted floors.

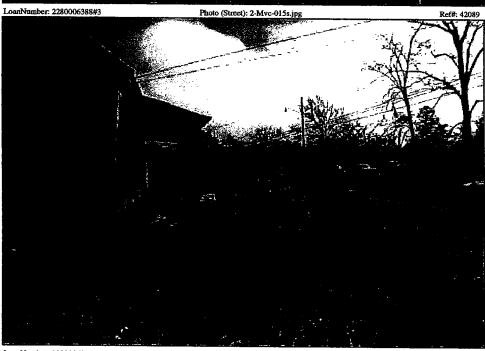
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|                        | <br>· | <br> | <del></del> |
| Quality Control Notes: | ·     | <br> | ···         |

**Bobby Cates** 

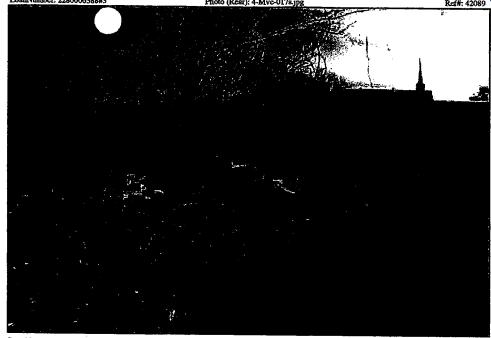
Rentare Cianatura

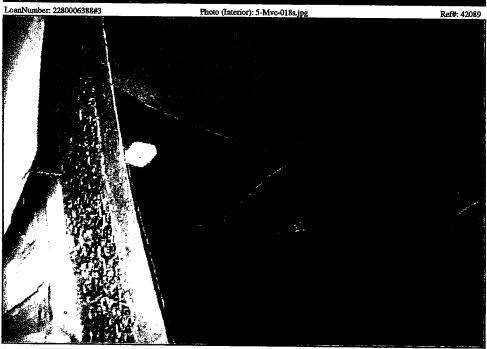
Feb 16 2005 8:50AM

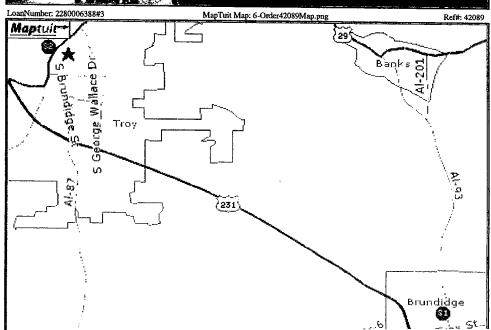












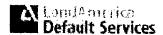
### **Jennifer Moore**

From: agervasio@landam.com

Sent: Wednesday, February 16, 2005 10:53 AM

To: Jennifer Moore

Subject: Completed BPO Loan# 2280006388#3 -



## **LandAmerica Default Services Completed Comparative Market Analysis**

Date: Feb 16 2005 8:52AM

Order: 42089

From: Albert Gervasio

Phone: (866) 459-2021 x4585

This email is to inform you that we have completed the CMA request on Loan Number: 2280006388#3 for the property at:

120 HUBBARD ST TROY, AL 36081

We have included an Invoice for your records, and payment notification. We have also included the following information:

As-Is Value: \$ 3000 Repaired Value: \$ 5000

Your CMA form and photo(s) are attached as a PDF.

Thank you, Albert Gervasio P: (866) 459-2021 x4585 LandAmerica Default Services, Inc. LandAmerica Default ~ vices. Inc. Feb 14 2005 3:51PM 6 Executive Circle, Suite 10. Loan: \_ .006388#3 Ref# 42094 Irvine, CA 92614 Borrower: ROY BROOKS JR P: (866) 459-2021 F: **PropertyAddress** City State Zip Code 120 HUBBARD ST TROY AL 36081 Brokerage Contact Phone # Fax # Coldwell Banker Ren Anderson (334) 566-6446 (334) 566-6452 **Property Description** Style Rooms Sa Ft BR Baths Gar Lot Size Bsmt HOA Fees Age Single Story A-Frame 5<u>5yrs</u> lac 0% None 0 Is subject currently listed? Yes No 🗷 List Price:\$ Listing Co.: List Phone # Association Mgmnt Co.: Current Listing DOM: Is Property Occupied? Yes No No N/A Was interior inspected? Yes No Condition of Subject: Exel Good Fair Poor Mello-Roos Taxes? Yes No Z Calif. property only Description Excel Good Fair Poor Comments Curb Appeal X No appeal, roof falling, abandon **PropertyMaintenance** X roof, leakinf and falling, house is a wreack in side Landscape and Lawn X trash and no maintenance Conformity to Neighborhood X House is in poop condition Comments/Condition (Key factors which affect the subject/neighborhood/general market): House is in not in condition to be occupied, need to demolished Neighborhood Data Housing Supply Increasing Stable Decreasing Range of values: 5000 to 80000 Improving Neighborhood Trend Stable Declining Avg. DOM: 180 Crime/Vandalism High Risk Low Risk Minimal Risk Avg. age of home: 50 Yes No 🖹 If yes, explain in Broker Comments below. **Environmental Problems?** Homes in the market area are Depreciating X Appreciating Rate of increase or decrease: 0.60 % per month Comparable Sales Bed/ Bath Type Prox/ Subject Garage Lot DOM Sale Date List Price Sale Price 741 N Main St A-Frame 57yrs 10.45 Miles 793 No 1ac 338 Nov 19 2004 \$20,000 \$10,000 436 Henderson St A-Frame 65yrs 10.5 Miles /1 1,050 No 1ac 152 Nov 30 200 \$22,900 \$19,000 301 Williams St A-Frame 29yrs 2 1.12 Miles 729 Νo 0.21ac 97 Dec 1 2004 \$31,500 \$27,000 Sold most comparable to subject 1 2 3 Incentive: 1 none 2.none 3.none Compare subject to each comp. Condition 1. Comp is in a rural, county schools, house needs repairs - sold as is Exel Good Fair Poor 2. Same as comp #1, county schools, in need of repairs - sold as is Exel Good Fair Poor 3. In cive limits, better schools, close to shopping, better condition Exel Good Fair Poor Competitive Listings Bed/ Bath Prox/ Subject Style Type Age Sq. Ft. Garage Lot Size DOM Original Current list price list price Co Rd # 4418 Single Stor A-Frame 55vrs 12.9 Miles 1,000 No 0.5ac 354 \$30,000 \$30,000 County Rd #6 Single Story A-Frame 60yrs /1 16.6 Mile 950 No 134 \$19,500 1ac \$19,500 913 Galloway Rd Single Stor A-Frame **58yrs** 10.7 Miles 840 0.33ac No 48 \$25,900 \$25,900 Listing most comparable to subject 1 2 3 X Compare subject to each comp. Condition House moved to location, rural area, county schools Exel Good Fair Poor Rural location, house in need of repairs, county schools, Exel Good Fair Poor House in rural town, county schools, in need of some repairs Exel Good Fair Poor Repaired As Is Probable Sales Price \$8,900 \$8,900 Suggested List Price \$8,900 \$8,900 30 Day Quick Sale \$8,500 Subject Land Value \$8,000 Anticipated lender required repairs: Cost Estimate Too much to repairs, demo and remove \$ 3,500 Recommended Repairs and Improvements: Cost estimate Nonne \$ 0

Document 15-7

Filed 03/15/2007

Page 6 of 17

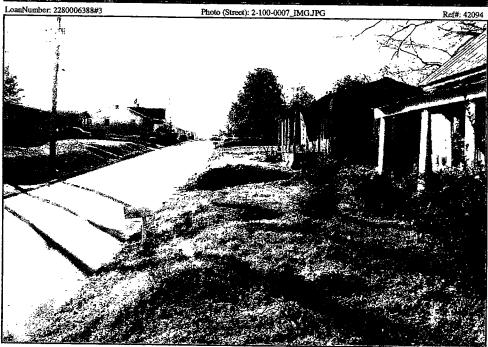
Case 2:06-cv-00356-MHT-WC

### Case 2:06-cv-00356-MHT-WC LandAmerica Default Cryvices, Inc. Document 15-7 Filed 03/15/2007 Page 7 of 17 Feb 14 2005 3:51PM 6 Executive Circle, Suite 16 Loan: .006388#3 Ref# 42094 **Irvine, CA 92614** Borrower: ROY **BROOKS JR** P: (866) 459-2021 F: Neighborhood Desirability 1... 2 . . . 3 . . . 4 . . . 5 . . . . 6 . . . 7 . . . 8 . . . 9 . . . 10 Least Desirable in Town Most Desirable in Town Area Income 1...2..3..4...5...6...7...8...9...10 Lowest in Town 1...2...3...4...5...6.. 7 ...8...9...10 Many Few Number of Vacant Buildings 1...2...3...4...5.. **6** ...7...8...9...10 Much None Vandalism Expected Age of Neighborhood Area Rents for Appartments ① ..2...3...4...5...6...7...8...9...10 and offices Highest in Town Neighborhood Housing Prices Highest in Town Neighborhood Prices over 1...2...3..4...5...6...7...8...9...10 next 10 years expected to Urban/Suburban ① ..2...3...4...5...6...7...8...9...10 Urban Subject Property 1..2...3...4...5...6...7...8...9...10 Undesirable Desirable Subject Maintenance $\textcircled{1} \dots 2 \dots 3 \dots 4 \dots 5 \dots 6 \dots 7 \dots 8 \dots 9 \dots 10$ Condition Needs much work In Excellent Repair **Brokers Comments:** House is in need of demo and hauling off, too many repairs. The roof is falling and has damage the in side of house. The house has been vandlised. The only comps close to subject on the MLS and the only ones in any price range of subject. The only valve of property is the lot. Default Link Comments: Quality Control Notes:

Ren Anderson

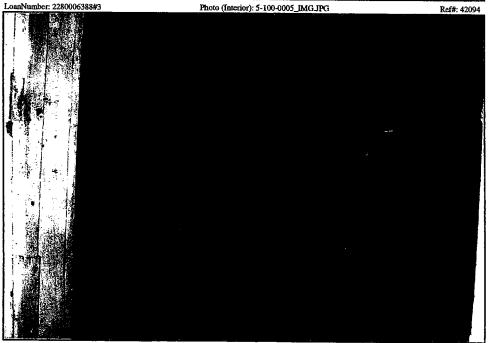
Feb 14 2005 3:51PM



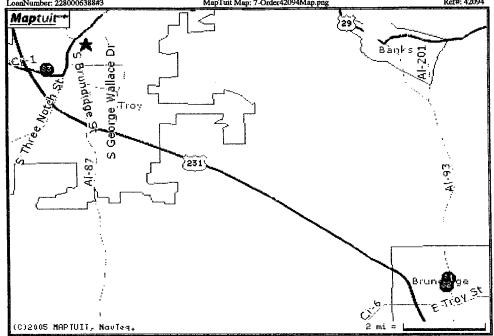














alba ozark

# 85 ROBERT STREET, SUITF BOSTON, MA 02131

| IN WILL                            | ON  |           |  |             |              |            | BROKI                | ER'S I    | PRIC     | CE OPINIC                     | N              |             |            |  |
|------------------------------------|---|-----------|--|-------------|--------------|------------|----------------------|-----------|----------|-------------------------------|----------------|-------------|------------|--|
| Occupancy: Vacar                   | ıt 🔀 Occup  | ied 🔲 [   | Inknown 🔲 Bo                                 | arded [     | ] L          | oan #: 22  | 80006388             | 3         |          |                               |                |             |            |  |
| Property Address:                  |   |           | 120 Hubba                                    | rd Street   | -<br>, Troy, | AL         | Ty                   | pe of I   | nspec    | tion: Interior                | <b>E</b> xteri | orΠ         |            |  |
| Legal Description:                 | 120 Hubbard Street, Troy, AL Henderson Lake S/D, Pike Co.  Type of Inspection: Interior  Exterior  Legal Occupancy: |           |  |             |              |            |                      |           |          |                               |                |             |            |  |
| (include subdivision               | a & county):  |           | Henderson Lake S/D, Pike Co. Taxes: \$ 47.30 |             |              |            |                      |           |          |                               |                |             |            |  |
| Is there a Home Ow                 | mer's Associ  | ation?: Y | es No 🗶 Ph                                   | one: If y   | es, con      | iplete and | d fax HOA            | form      |          | <b></b>                       |                |             |            |  |
|                                    |   |           |  | A           | S IS         |            |                      |           |          | REPA                          | IRED           |             |            |  |
|                                    | Suggeste  | ed List P | rice:  | \$          | 5,000        |            |                      |           |          | \$ 5                          | ,000           |             |            |  |
|                                    |   | iarket Va | alue:  | \$          | 5,000        |            |                      |           |          | \$ 5                          | ,000           | _           |            |  |
| Estimate of recomm                 |   |           | 0_   |             |              | Contrib    | ution valu           | e, if any | , of τ   | epairs \$                     |                | 0           |            |  |
| Property is connect                |   |           | _  | _           |              | _          |                      |           |          |                               |                |             |            |  |
| SUBJECT PROPE                      | ERTY:   |           | Suggest selling:                             | As-Is       | <b>X</b> R∈  | paired     | ]                    |           | E        | Pate Inspected                | 0 <u>1/25/</u> | 2002        |            |  |
| Description/Style                  | Condition   | Sq. Ft.   | Total Rooms                                  | Bdrms       | Baths        | Garage     | Yr.Built             | DOM       | FIN      | Original List                 | Price          | Current     | List Price |  |
| one story                          | poor  | 978       | 5  | 2           | 1 .          | N/A        | 1940                 | N/A       |          | N/A                           |                | N/A         |            |  |
| Comments House                     | appears to be   | in terril | le condition. Se                             | æ picture   | s. Ceil      | ings falli | ng in, wind          | dows br   | oken,    | etc.                          |                |             |            |  |
| COMPARABLE S                       | ALES: (Sho  | uld be w  | vithin the past 6                            | months      | and fro      | m the sar  | ne subdivi           | sion if p | possib   | le.)                          |                |             |            |  |
| Address                            | Condition   | Sq. Ft.   | Total Rooms                                  | Bdrms       | Baths        | Garage     | Yr.Built             | DOM       | FIN      | Closing Date                  | Final L        | ist Price   | Sale Price |  |
| 110 1st Avenue                     | Fair  | 835       | 5  | 2           | 1            | N/A        | 1955                 | 32        | . (      | 08/20/2004                    | \$15,000       | )           | \$13,500   |  |
| 2883 Hwy. 51                       | Fair  | 1100      | 6  | 3           | 1            | N/A        | 1969                 | 98        | . [      | 08/10/004                     | \$19,900       | )           | \$10,000   |  |
| 188660 Higway 29                   | Poor  | 1190      | 6  | 3           | 1.5          | N/A        | 1940                 | 128       |          | 09/21/2004                    | \$19,900       | )           | \$10,000   |  |
| Comments: (Seller c                | oncessions a  | nd differ | ences between                                | mbiect o    | nd com       | norobles.  | offortime :          | ialia T   |          | -41 \                         | <u> </u>       |             | <u> </u>   |  |
|                                    |   |           |  |             |              |            | attecining /         | alue. II  | iciade   | style.)                       |                |             |            |  |
|                                    |   |           | ion than subject                             |             | rwise s      | imilar.    |                      |           |          |                               | _              |             |            |  |
|                                    |   |           | area and condit                              | ion         |              |            |                      |           |          |                               |                |             |            |  |
| Comp #3: Comp. is<br>COMPETING LIS | s larger, bette   |           | within the nest                              | 6 month     | and 6        | om the e   |                      |           |          | 11.                           |                |             |            |  |
|                                    |   |           | within the past                              |             |              |            |                      | T         | Ī        |                               |                |             |            |  |
| Address                            | Condition   | Sq. Ft.   | Total Rooms                                  | Bdrms       | Baths        | Garage     | Yr.Built             | DOM       | FIN      | Original List                 | Price          | Current l   | List Price |  |
| 621 Davis Drive<br>32.43           | Poor  | 848       | 5  | 3           | 1            | N/A        | 1945                 | 186       | <u> </u> | \$15,000 \$8,400              |                |             |            |  |
| 212 Plum St.                       | Poor  | 825       | 5  | 2           | 1            | N/A        | 1900                 | 880       | >        | \$12,000 \$7,000              |                |             |            |  |
| 0.53m                              | Fair  |           |  | _           |              | N/A        | 1951                 | 136       |          | 19,000                        |                | 13,000      |            |  |
| Comments: (Seller                  |   |           |  |             |              |            | s affecting          | value.    | Inclu    | le style.)                    |                | <u></u>     |            |  |
|                                    |   |           | nd located in be                             |             |              |            |                      |           |          |                               |                |             |            |  |
|                                    |   |           | nd located in be                             |             |              |            |                      |           |          |                               |                |             |            |  |
| Comp #3: Comp.  MARKETABILIT       |   |           | nd located in be                             | tter area.  | Style        | imilar     |                      | -         |          |                               |                |             |            |  |
| Comment on marke                   |   |           | tions which wil                              | l affect ti | he sale      | of the pro | onerty (i.e.         | ACCRO!    | mia aa   | nditions amo                  |                | atabilia.   | -1- \-     |  |
|                                    |   |           |  |             |              | or the pre | operty (i.e.         |           | шс со    | munions, emp                  |                | staunity,   | etc.):     |  |
| Most likely type of b              | ouyer: As-Is  | <u> </u>  | investor                                     |             |              |            | Repaire              | ed        |          |                               |                |             |            |  |
|                                    |   |           |  | FHA, C      | onv., V      | 'A, First' | Time, Mov            | ve-Up,    | etc.)    |                               |                |             |            |  |
| Indicate financing su              |   |           | for:   |             |              | FHA.       | Conv, VA             | A, First  | Time,    | Move-Up, etc                  | ·              |             | _          |  |
| Recommended mark                   |   |           |  | _           |              |            |                      | tors wh   | o coul   | d pay cash for                | property       | <u>/</u>    | -          |  |
| Would NOT qualify NEIGHBORHOO      |   | ig. Woul  | d probably tear                              | down, ex    | cpensiv      | e to tear  | down                 |           |          | <del></del>                   |                | <del></del> |            |  |
| Area property value                |   | Ap        | preciating[                                  | Stable      |              | Declini    | ng🔀                  |           |          |                               |                |             |            |  |
| Pride of Ownership                 | p:  |           | Excellent                                    | Good        |              | F          | air 🗌                | Poor      | X        |                               |                |             |            |  |
| Number of Listings                 | in Immediat   | e Area: ( |  | Pı          | rice Rai     | nge: High  | ı                    | Lo        | w        | P                             | edomina        | ant Value   |            |  |
| Average Marketing                  |   |           |  | 40          |              |            |                      | C         | ompai    | able Sales: 86                |                |             |            |  |
| Describe any negati                |   |           |  |             |              |            |                      |           | iic obs  | solescence):                  |                |             |            |  |
| Not in good resale                 |   |           |  |             |              |            |                      |           |          |                               |                |             |            |  |
| Not in good resale                 |   |           |  |             |              |            |                      |           |          |                               |                |             |            |  |
| Tiot in good reside i              | arca, probabi   | y would   | de sold for lot c                            | шіу, оше    | я аоац       | попед по   | mes in are           | :a        |          |                               |                |             |            |  |
| Is there new constru               |   |           |  | Range: \$   | i            |            |                      |           |          |                               |                |             |            |  |
| REO competition: \                 |   |           |  | 001431      | <u>K7</u>    | : 17 **    |                      |           |          |                               |                |             |            |  |
| Is/Was the property                |   |           |  | DOM NO      | , <b>X</b>   |            |                      |           | -        | 5                             |                |             |            |  |
| Firm Name:<br>Address:             |   | en Realt  | Jain Street                                  |             |              |            | er/Agent N           |           | •        | Freida Green                  |                | · —         |            |  |
| City, State Zip Cod                |   |           | AL 36010                                     |             |              | _          | houe Nun             | idel:     | -        | 334-735-5555                  |                |             |            |  |
| Signature Freida S. Green          |   |           |  |             |              |            | vumber:<br>er Number |           |          | 334-735-2435<br>Date: 01/26/2 | 005            |             |            |  |

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THIS REPORT IS NOT INTENDED TO BE AN APPRAISAL.

| PLEASE COMPLETE T'                                    | <b>FOLLOWING:</b>   |                      |
|---|---|----------------------|
| Neighborhood Desirability                             | ☐1 ☐2 ☒3 ☐4 ☐5 ☐6 ☐7 ☐9 ☐10  Least Desirable In Town Most D | esirable In Town     |
| Area Income   | 12345678910 Lowest In Town                                  | Highest In Town      |
| Number of Vacant Buildings                            | □1 □2 <b>⊠</b> 3 □4 □5 □6 □7 □8 □9 □10 Many                 | Few                  |
| Vandalism Expected                                    | <b>▲</b> 1  | None                 |
| Age Of Neighborhood                                   | ☐1 ☐2 <b>⊠</b> 3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10<br>Very Old          | Very New             |
| Area Rents for Apartments and Offices                 | 1   | Very New             |
| Neighborhood Housing Prices                           | 1 <b>2</b> 2 33. 4 5 6 7 8 9 10<br>Lowest in Town           | Highest in Town      |
| Neighborhood prices over<br>next 10 years expected to | □1 □2 <b>⊠</b> 3 □4 □5 □6 □7 □8 □9 □10  Decline Stable      |                      |
| Urban/Suburban  | □1 □2 <b>⊠</b> 3 □4 □5 □6 □7 □8 □9 □10<br>Urban             | Appreciate  Suburban |
| Subject Property                                      | <b>□</b> 1 □2 □3 □4 □5 □6 □7 □8 □9 □10 Undesirable          | Very Desirable       |
| Subject Maintenance Condition                         | <b>2</b> 1  | Excellent Repair     |



Photo 2:

Photo 1:



Photo 3:



Photo 4:

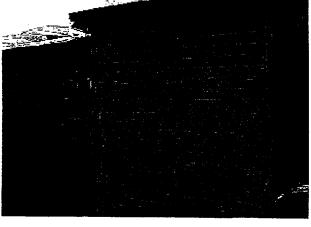




Photo 5:

Photo 6:

Photo 8:



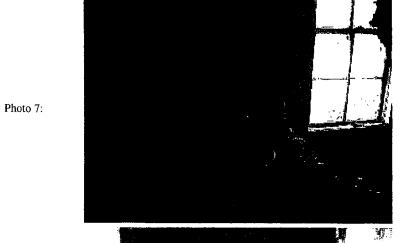








Photo 10:

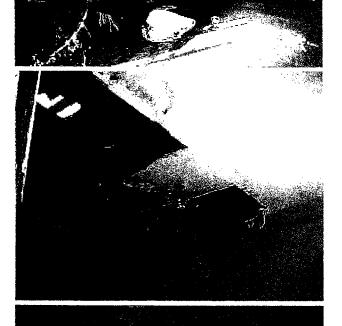


Photo 12:

Photo 11:



Photo 16:



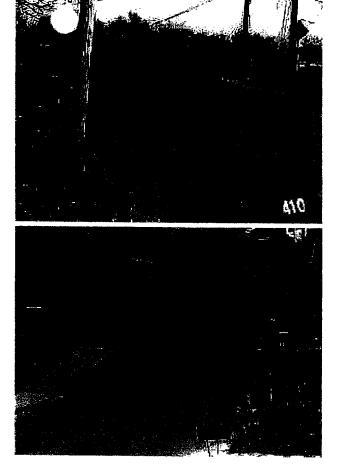


Photo 18: